

RUSSELL LOW, ESQ. RLL-4745
LOW & LOW, LLC.
Attorneys at Law
505 Main Street
Hackensack, NJ 07601
(201) 343-4040
Attorney for Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13
Candia S. Haynes : CASE NO. 18-22934
Debtor : HONORABLE STACEY L. MEISEL

**ATTORNEY'S RESPONSE TO CHAPTER 13 TRUSTEE'S CERTIFICATION OF
DEFAULT**

I, Russell L. Low, Esq. hereby certify the following:

1. I, Russell L. Low, Esq. represent the debtor, Candia S. Haynes in this bankruptcy proceeding.
2. On July 24, 2023 a Certification of Default was entered by the Chapter 13 trustee.
3. My staff was not able to reach the debtor to review the certification of default, however I am respectfully requesting to file this response instead of an opposition.
4. Furthermore, I will submit a balance to complete form and contact the debtor prior to the hearing.

I hereby certify that the foregoing statements made by me are true and correct to the best of my knowledge.

Date: August 7, 2023

/s/ Russell L. Low
Russell L. Low, Esq.
Attorney for the Debtor